

STATE OF OHIO
OFFICE OF THE INSPECTOR GENERAL

RANDALL J. MEYER, INSPECTOR GENERAL

**REPORT OF
INVESTIGATION**



AGENCY: OHIO DEPARTMENT OF JOB & FAMILY SERVICES
FILE ID NO.: 2021-CA00018
DATE OF REPORT: MARCH 27, 2025

The Office of the Ohio Inspector General ... The State Watchdog

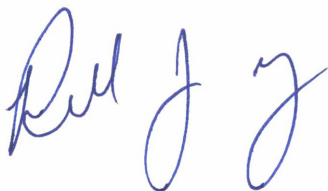
“Safeguarding integrity in state government”

The Office of the Ohio Inspector General is authorized by state law to investigate alleged wrongful acts or omissions committed by state officers or state employees involved in the management and operation of state agencies. We at the Inspector General’s Office recognize that the majority of state employees and public officials are hardworking, honest, and trustworthy individuals. However, we also believe that the responsibilities of this Office are critical in ensuring that state government and those doing or seeking to do business with the State of Ohio act with the highest of standards. It is the commitment of the Inspector General’s Office to fulfill its mission of safeguarding integrity in state government. We strive to restore trust in government by conducting impartial investigations in matters referred for investigation and offering objective conclusions based upon those investigations.

Statutory authority for conducting such investigations is defined in *Ohio Revised Code §121.41* through *121.50*. A *Report of Investigation* is issued based on the findings of the Office, and copies are delivered to the Governor of Ohio and the director of the agency subject to the investigation. At the discretion of the Inspector General, copies of the report may also be forwarded to law enforcement agencies or other state agencies responsible for investigating, auditing, reviewing, or evaluating the management and operation of state agencies. The *Report of Investigation* by the Ohio Inspector General is a public record under *Ohio Revised Code §149.43* and related sections of *Chapter 149*. It is available to the public for a fee that does not exceed the cost of reproducing and delivering the report.

The Office of the Inspector General does not serve as an advocate for either the complainant or the agency involved in a particular case. The role of the Office is to ensure that the process of investigating state agencies is conducted completely, fairly, and impartially. The Inspector General’s Office may or may not find wrongdoing associated with a particular investigation. However, the Office always reserves the right to make administrative recommendations for improving the operation of state government or referring a matter to the appropriate agency for review.

The Inspector General’s Office remains dedicated to the principle that no public servant, regardless of rank or position, is above the law, and the strength of our government is built on the solid character of the individuals who hold the public trust.



Randall J. Meyer
Ohio Inspector General



STATE OF OHIO

OFFICE OF THE INSPECTOR GENERAL

RANDALL J. MEYER, INSPECTOR GENERAL

REPORT OF INVESTIGATION

FILE ID NUMBER: 2021-CA00018

SUBJECT NAME: Renita Carr

POSITIONS/AGENCY: Customer Service Representative
Ohio Department of Job and Family Services

Customer Service Representative
Insight Global, LLC

BASIS FOR INVESTIGATION: Referral

ALLEGATIONS: Fraud Involving Agency and Department Employee

INITIATED: August 23, 2021

DATE OF REPORT: March 27, 2025

INITIAL ALLEGATION AND COMPLAINT SUMMARY

On August 19, 2021, the Ohio Department of Job and Family Services (ODJFS) referred an allegation of wrongdoing to the Office of the Ohio Inspector General, the Ohio State Highway Patrol (OSHP), and the U.S. Department of Labor - Office of Inspector General.* The ODJFS referral alleged that former intermittent Customer Service Representative (CSR) Renita Carr accessed a relative's Pandemic Unemployment Assistance (PUA) claim when she had no business reason to do so. ODJFS further alleged Carr improperly searched for specific PUA claimants and accessed their claims, voiding fraud and eligibility issues, and removing fact finding information, all of which Carr was not authorized to perform.

**Pandemic Unemployment Assistance (PUA) Investigative Group*

In 2020, because of the COVID-19 pandemic and the increased unemployment of millions of Americans, Congress passed various programs to address the crisis, including the Pandemic Unemployment Assistance program. The PUA program expanded and loosened eligibility unemployment requirements for recipients. Consequently, the Ohio Department of Job and Family Services, the agency responsible for distributing PUA benefits in Ohio, received an unprecedented number of unemployment compensation claims. This increase in claims necessitated ODJFS to hire intermittent and temporary contracted workers to process the PUA claims. In fiscal year 2021, ODJFS disbursed approximately \$7.6 billion in pandemic unemployment benefits and later, ODJFS identified millions of dollars of the disbursements as fraudulent. To address the rampant fraud connected to the PUA program, an investigative group was established that consisted of the Office of the Ohio Inspector General; Ohio State Highway Patrol; U.S. Department of Labor - Office of Inspector General; and the Ohio Department of Job and Family Services.

BACKGROUND

The Ohio Department of Job and Family Services

The Ohio Department of Job and Family Services (ODJFS) improves the well-being of Ohio's workforce and families by promoting economic self-sufficiency and ensuring the safety of Ohio's most vulnerable citizens. The department administers programs that provide public assistance, protects child welfare, ensures payment of child support, assists individuals with

employment and in preparing for the workforce, provides benefits to the unemployed, and supervises the administration of federal programs and funding at the local level. The direct delivery of services is administered by ODJFS, a combination of joint and individual county departments of job and family services, and local agencies.¹

The ODJFS Office of Unemployment Insurance Operations (ODJFS OUI) is responsible for administering the State of Ohio's Unemployment Insurance Program for workers and businesses. The ODJFS Benefit Payment Control (ODJFS BPC) section is part of ODJFS OUI and is responsible for promoting and maintaining, “ ... the integrity of the Unemployment Insurance Program through the prevention, early detection, investigation, enforcement and recovery of improper unemployment insurance benefits.”²

Pandemic Unemployment Assistance Program (PUA)

The Coronavirus Aid, Relief and Economic Security (CARES) Act³ was a \$2.2 trillion economic stimulus bill passed by the 116th U.S. Congress and was signed into law on March 27, 2020. The CARES Act included provisions for the Pandemic Unemployment Assistance Program. The PUA program provided temporary benefits and support to self-employed individuals, independent contractors, and others who did not qualify for traditional unemployment benefits and had lost work due to COVID-19 related reasons. Additionally, the PUA program provided temporary benefits and support to workers whose earnings averaged less than \$280 per week in their former jobs and permitted qualified applicants to receive these benefits for up to 39 weeks. The CARES Act stipulated that the distribution of PUA benefits to individuals were to end on December 31, 2020. During the COVID-19 pandemic, the ODJFS Office of Unemployment Insurance Operations (ODJFS OUI) was responsible for the distribution of PUA benefits to qualified individuals in Ohio.

¹ Source: Benefit Payment Control | Office of Unemployment Insurance Operations | Ohio Department of Job and Family Services.

² Source: Benefit Payment Control | Office of Unemployment Insurance Operations | Ohio Department of Job and Family Services.

³ The text of this Legislation can be found at: Text - S.3548 - 116th Congress (2019-2020): CARES Act | Congress.gov | Library of Congress.

During the period when PUA benefits were available for distribution, ODJFS posted on its website⁴ the requirement that PUA applicants self-certify that they met a COVID-19 related reason for their unemployment. The U.S. Department of Labor issued guidance and defined PUA eligibility to three groups of people:

- Those previously receiving traditional unemployment benefits who refused to return to work or refused an offer of work because the workplace was not in compliance with local, state, or national health and safety standards directly related to COVID-19.
- Those who provided services to an educational institution or educational service agency and were fully or partially unemployed due to COVID-19 related reasons.
- Those who were laid-off or had their work hours reduced due to COVID-19 reasons.

On December 27, 2020, the Consolidated Appropriations Act, 2021,⁵ was signed into law and extended the expiration date set by the CARES Act for the payment of PUA benefits to qualified applicants from December 31, 2020, to March 14, 2021. The Act further extended the number of weeks an eligible applicant could receive these benefits from 39 weeks to 50 weeks.

Additionally, to strengthen the integrity of the PUA program, the Consolidated Appropriations Act, 2021, amended the CARES Act by:

- Requiring states to verify the identity of applicants.
- Requiring applicants to substantiate employment or self-employment, and wages earned or paid, to confirm eligibility for pandemic unemployment assistance no later than 90 days from the date of application.

On March 11, 2021, the American Rescue Plan Act of 2021⁶ was signed into law and extended the payment of PUA benefits to qualified individuals from March 14, 2021, to September 6, 2021, and extended the maximum weeks an eligible applicant could receive these benefits from 50 to 70 weeks. The State of Ohio ended the PUA program on September 4, 2021.

⁴ <https://jfs.ohio.gov/ouio/pdf/COVID-19-CARES-Act-Reasons.pdf>

⁵ The text of this legislation can be found at: H.R. 133 - 116th Congress (2019-2020): Consolidated Appropriations Act, 2021 | Congress.gov | Library of Congress.

⁶ The text of this legislation can be found at: H.R.1319 - 117th Congress (2021-2022): American Rescue Plan Act of 2021 | Congress.gov | Library of Congress.

PUA Claim Processing

The basic steps to process a PUA claim were:

1. **The Claimant Applied for Benefits:** This was the initial step in the PUA claims process and required the claimant to:
 - a. Complete a claim application questionnaire;
 - b. Enter their personal demographic, and work history information;
 - c. Adjust the start date of the claim to the last date the claimant worked/onset of COVID-19 date. This action was referred to as “backdating”;
 - d. Upload all ODJFS-required documentation into the claims system; and
 - e. Submit the claim.
2. **ODJFS Adjudication:** After the claimant submitted the claim to ODJFS, the adjudication step was the initial determination made by ODJFS on the claim based on the accuracy and comprehensiveness of the claimant’s application and uploaded documents.
3. **ODJFS Redetermination (if applicable):** This was the process used when a claim was initially adjudicated as “Ineligible” and the claimant appealed the initial decision. When this appeal occurred, the claim was sent to either the appeals team or to the redetermination team for further review.
4. **Processing for Payment:** Once the claimant was found to be eligible for benefits, ODJFS performed steps to release benefit payments to the claimant by either direct deposit or by “ReliaCard®,” which is Ohio’s unemployment-specific debit card.
5. **Payment Release:** The claimant received their benefit payment by direct deposit, or the funds were loaded onto their ReliaCard® for immediate use.



US Bank ReliaCard®

Ohio claimants have the option of receiving their unemployment benefits as a direct deposit into a current bank account or can choose to receive their benefit funds through a deposit on a US

Bank ReliaCard®, which is Ohio’s unemployment-specific debit card. Once ODJFS determines a claim as eligible, ODJFS contacts US Bank ReliaCard® who then mails the card to the claimant. ODJFS then deposits the approved benefit amount to the card.

PUA claimants could make purchases with the US Bank ReliaCard® anywhere Visa® and Mastercard® debit cards are accepted or could withdraw their PUA funds in the form of cash from bank ATMs. The US Bank ReliaCard® does not require a personal identification number or PIN for signature-based purchases should the claimant choose credit when making the purchase. However, a PIN is needed for debit card purchases and cash withdrawals from ATMs. The four-digit PIN is created by the cardholder when activating the card.

Subject of Investigation: Renita Carr

Renita Carr was employed by Insight Global, LLC, as a tier-two call center customer service representative (CSR) from January 19, 2021, through May 21, 2021, and worked as an ODJFS subcontractor. Carr was responsible for responding to calls from claimants regarding their PUA applications/claims and:

- Answering PUA claimants’ questions and assisting them with filing unemployment claims
- Reviewing correspondence received related to an individual’s PUA claim
- Administering PIN resets for PUA claimants as needed
- Assisting PUA claimants in resolving hold payment issues on their claims
- Correcting a PUA claimant’s application information as needed

Renita Carr was also directly employed by ODJFS as an intermittent customer service representative (CSR) from May 27, 2021, through August 6, 2021. Carr was assigned to the call center and was responsible for responding to phone calls from claimants regarding their PUA applications/claims, and answering their questions and assisting them with filing their unemployment claims. Carr was also responsible for adjudicating identity verification (IDV) issues for claimants who had uploaded all of their required documents, and submitting internal forms for claimants’ appeals.

Insight Global, LLC

Insight Global, LLC, is a staffing company that was subcontracted through Deloitte, who in turn subcontracted with ODJFS from January 20, 2021, to June 30, 2021, to provide a structured call center (including agents, supervisors, trainers, technical support, etc.) for ODJFS to provide overflow support of Unemployment Insurance Benefits Service calls due to the pandemic and the extended benefits provided by PUA.

Insight Global Employee Training

According to Insight Global, “Specialists will be trained through a five-week program (January 25, 2021, through February 1, 2021) on internal systems and will have supervisors to assist with escalations and questions.” Employee training was conducted in conjunction with ODJFS and included the following topics:

- Navigating and working in the Unemployment Framework for Automated Claim & Tax Services (uFACTS) system
- Taking an initial claim application
- Processing weekly certification
- Triaging claimant issues
- Call center best practices
- Learning Ohio Job Insurance (OJI) tier-two responsibilities

APPLICABLE RULES, POLICIES, AND PROCEDURES

Confidentiality of Ohio Department of Job and Family Services’ Information

Ohio Revised Code (ORC) §4141.21 states that, except as provided in ORC §4141.162 and subject to ORC §4141.43,

... the information maintained by the director of job and family services or furnished to the director by employers or employees pursuant to this chapter is for the exclusive use and information of the department of job and family services in the discharge of its duties and shall not be open to the public

As such, the Office of the Ohio Inspector General will not include in this report any of the information obtained during the investigation received by ODJFS in accordance with Ohio Revised Code §4141.21 which would reveal the identity of a claimant.

ODJFS Internal Policy and Procedure Manual IPP 0003

The ODJFS Internal Policy and Procedure Manual IPP 0003 *Standards of Employee Conduct: Section VI. Procedures; B. General Standards of Conduct*, under Nepotism, states in part:

... Employees will not authorize or use their authority or influence of their position to secure the authorization of employment or benefit (including a promotion or preferential treatment) for a person closely related by blood, marriage or other significant relationship including business association.

INVESTIGATIVE SUMMARY

On August 19, 2021, the Ohio Department of Job and Family Services (ODJFS) referred an allegation of wrongdoing to the Office of the Ohio Inspector General, the Ohio State Highway Patrol (OSHP), and the U.S. Department of Labor - Office of Inspector General. The Ohio Department of Job and Family Services reported that they had conducted a review of former intermittent Customer Service Representative (CSR) Renita Carr's activities in the ODJFS uFACTS system. As an ODJFS CSR, Carr used the uFACTS system to conduct her assigned duties and was responsible for reviewing PUA claims to assure claimants submitted the required and proper identity and employment verification documents. The uFACTS system maintains an audit trail for ODJFS claim files. The uFACTS system tracks every instance of access to a claim file, times when claim information is added or altered, and identifies the individual performing the actions. The system also tracks every instance when an individual's claim is searched for by claim number, by the claimant's name, or by the claimant's Social Security number. From their review of Carr's activities in the uFACTS system, ODJFS discovered Carr had improperly accessed a relative's Pandemic Unemployment Assistance (PUA) claim when she had no business reason to do so. ODJFS also discovered Carr had improperly searched for specific PUA claimants and accessed their claims, improperly voided fraud and eligibility issues, and removed fact finding information which Carr was not authorized to perform.

On May 27, 2021, ODJFS hired Carr as an intermittent customer service representative (CSR) to assist in processing PUA claims. Carr was hired as a teleworker, and was issued state-owned computer equipment to be used at her residence. Carr was assigned to work on claims assigned to her by ODJFS Program Delivery Supervisor-Intermittent Sandra Terry (Terry) and Program

Delivery Supervisor Sandra Farley (Farley). Carr was initially assigned to verify the accuracy and completeness of PUA claimants' submitted identification information. Two weeks later, Carr received training and was assigned to review claimants' employment information (W-2s and tax forms) and program eligibility.

On August 5, 2021, Terry discovered Carr had accessed and modified a PUA claim belonging to a relative, Claimant 1 (Due to ORC confidentiality statutes, claimants cited in this report are not identified by their names). Claimant 1 was listed on Carr's ODJFS emergency contact form as a close relative. Carr's actions violated ODJFS policy and guidance that had been provided to her regarding restrictions on accessing individual's claims who are "... closely related by blood, marriage or other significant relationship including business association." In Claimant 1's PUA claim, Carr improperly voided a waiver issue that had not been processed, and voided an income evidence issue for unreported earnings, which effectively impeded the referral of the claim to the ODJFS Benefit Payment Control (BPC) division for an investigation into fraudulent misrepresentation to collect funds. Terry told investigators that this type of claim adjudication was a task that Carr had not been trained for or authorized to perform. On August 5, 2021, Terry emailed Carr to discuss gaps in her work activity, and Carr responded by resigning, effective that same day.

Interview with Sandra Farley, ODJFS Program Delivery Supervisor

On October 5, 2021, the Office of the Ohio Inspector General interviewed ODJFS Program Delivery Supervisor Sandra Farley. Farley indicated that ODJFS intermittent employees were provided two weeks of training when they started working, and that they were contacted daily via phone, email, and Microsoft Teams.⁷ Farley also stated that intermittent employees were expected to be logged into Teams, the State of Ohio Virtual Private Network (VPN⁸), and the ODJFS uFACTS system during their assigned work hours to complete all daily work tasks. Farley stated that uFACTS tracked employee activity in a document called "track data," which

⁷ Microsoft Teams is a communication tool that is designed to foster small collaborations. Microsoft explains Teams as a feature created for the "inner loop" of communication. The tool is commonly used to group together a team to work on a project.

⁸ A virtual private network (VPN) is a mechanism for creating a secure connection between a computing device and a computer network, or between two networks, using an insecure communication medium such as the public internet.

included which PUA claims were accessed, and the duration of time spent completing activities on claims. Farley stated that intermittent employees were required to log into the uFACTS system by 8:10 a.m., remain logged in until 4:55 p.m., and were informed that they should complete around 80 claimant issues daily.

Farley stated that the first topic covered in ODJFS' training of intermittent employees was instruction on how to establish the identity verification of a PUA claimant. Farley noted that ODJFS provided new trainings every two weeks. Farley explained that intermittent employees were never trained on how to remove fraud flags on claims. In a follow-up email Farley sent investigators on November 15, 2021, she explained that claims were assigned to intermittent employees via spreadsheets, which only contained PUA claimants' identification numbers. Farley told investigators that there was no legitimate work reason for Carr, in her position, to search for claimants using their name or Social Security number (SSN).

In her initial discussion with investigators, Farley stated that when ODJFS Program Delivery Supervisor-Intermittent Sandra Terry discovered that Carr had accessed her relative's (Claimant 1's) claim, Farley and Terry followed ODJFS protocol and did not disclose their findings to Carr. Instead, Carr was verbally "de-scheduled," meaning no claims were assigned to her, and Carr was blocked from having system access.

PUA Claims in Question Carr Improperly Accessed

For their review, ODJFS provided to investigators all the PUA claims Carr had accessed. ODJFS also identified to investigators 28 PUA claims that they believed Carr performed improper actions which resulted in the total release of \$565,949 in PUA benefit monies. Carr's actions included but were not limited to:

- Voiding fraud issues
- Voiding program eligibility (PE) issues
- Voiding identity verification (IDV) issues
- Detaching fact finding information from fraud issues
- Voiding employment verification/employment evidence requirement (EMER) issues

PUA Claims Carr Improperly Accessed that were Associated with a Relative or Acquaintance

After receiving the referral from ODJFS, the Office of the Ohio Inspector General obtained and evaluated Renita Carr's Cash App and Green Dot® account records, bank account records, cellular telephone records, and Insight Global and ODJFS employment records. Investigators also evaluated social media posts, bank records, and telephone records to ascertain any connections between Carr and the PUA claimants whose claims she accessed in the uFACTS system. From their analysis of these records, investigators determined Carr improperly accessed and modified five PUA claims for claimants who were either her relative or acquaintance. Two of the five of these claimants received PUA monies and were included in the list of 28 PUA claimants provided to investigators by ODJFS.

Claimant 1

Investigators reviewed uFACTS' records related to Claimant 1's PUA claim. Investigators also discovered Carr had accessed her relative's claim a total of 10 times whereby she was found to have:

- Voided program eligibility issues
- Completed fact finding for employment verification/employment evidence requirement (EMER)
- Voided income or evidence (IE) requirements
- Voided an overpayment (OP) waiver

The Office of the Ohio Inspector General obtained the audit information from Claimant 1's PUA claim, which documented the ODJFS staff members who had accessed the claim, what actions were taken on the claim, and the status of the claim. Investigators determined that Carr, with the username rcarr.01, had accessed and modified her relative's claim on July 29, 2021, and August 3, 2021, as reported by ODJFS in its initial complaint. Investigators further discovered that an "employee" named "Renita Carr," with the username rcarr.00, had accessed Claimant 1's PUA claim once on February 10, 2021, and twice on April 20, 2021, and that these accesses predated her ODJFS intermittent employment hire date of May 27, 2021. Upon reviewing the discrepancy in dates, investigators discovered that prior to working directly for ODJFS, Carr had worked as an ODJFS subcontractor for Insight Global, LLC, in the capacity of a tier-two call center

customer service representative (CSR), with username rcarr.00, from January 19, 2021, through May 21, 2021.

Improper Actions Taken by Carr to Manipulate Claimant 1's PUA Claim

4/20/2021 *Carr Completed Claimant 1's Fact Finding Questionnaire for EMER.*

Carr completed the fact finding (FF) questionnaire for her relative, Claimant 1. The claimant (Claimant 1 in this instance) is required by ODJFS to complete the questionnaire themselves or is required to provide the information over the phone to a customer service representative. As an employee of subcontractor Insight Global/ODJFS, Carr was not permitted to access her relative's claim, as outlined in ODJFS Internal Policy and Procedure Manual IPP 0003 which states:

... Employees will not authorize or use their authority or influence of their position to secure the authorization of employment or benefit (including a promotion or preferential treatment) for a person closely related by blood, marriage or other significant relationship including business association.

4/20/2021 *Carr Detached Claimant 1's Fact Finding Information from the EMER Issue*

Carr removed fact finding information uploaded to Claimant 1's EMER issue when Carr was neither authorized to remove this information nor was permitted to access her close relative's claim.

7/29/2021 *Carr Voided Claimant 1's Income or Evidence Requirement (IE) Issue*

IE information is required on a claim to establish proof of income. IE issues overlap with EMER, but do not put a hold on payments. Though Carr was not permitted to void the IE issue on Claimant 1's claim, investigators learned her action did not cause the improper release of PUA payments to Claimant 1.

8/3/2021 *Carr Voided Claimant 1's Overpayment (OP) Waiver*

An OP issue occurs when a claimant is found to have an overpayment, and questions are then sent to the claimant to answer, resulting in the determination of whether or not the claimant qualifies for a waiver. When Carr improperly voided

Claimant 1's OP waiver, it did not benefit Claimant 1, because the claim needed to be adjudicated eligible before a waiver can occur. Though Carr was not permitted to void the waiver, investigators learned her actions did not result in the release of improper PUA payments to Claimant 1.

Examples of Carr's Improper Actions on Claimant 1's Claim from February 2021 – August 2021

				Staff
Non-monetary	Issue Voided	Issue 19820092, Overpayment Recovery Waiver-Overpayment Recovery Waiver, was voided on 8/3/2021. Note : "FF COMPLETED".	8/3/2021	Carr, Renita
Non-monetary	Issue Voided	Issue 18824271, Pandemic Unemployment Assistance-Income or evidence requirements, was voided on 7/29/2021. Note : "All supportive documents has been provided by claimant; Claimant is now ELIGIBLE for benefits".	7/29/2021	Carr, Renita
Non-monetary	Fact Finding Detached from Issue Event	Fact Finding was removed from issue: 15736731, Employment Evidence Requirement-Employment Evidence Requirement on 4/20/2021.	4/20/2021	carr, renita
Non-monetary	Fact Finding Detached from Issue Event	Fact Finding was removed from issue: 7943122, Pandemic Unemployment Assistance-Job Separation on 4/20/2021.	4/20/2021	carr, renita
Non-monetary	Issue Voided	Issue 7025336, Pandemic Unemployment Assistance-Program Eligibility, was voided on 2/10/2021. Note : "complete".	2/10/2021	carr, renita

Investigators obtained and reviewed Carr's Cash App records and found multiple transactions between Claimant 1 and Carr. The table below shows payments made by Claimant 1 to Carr, and establishes further evidence of a relationship between Claimant 1 and Carr.

Date	Status	Total	Subject	Sender	Sndr. Source	Action	Recipient
2023-04-05 09:26:39 UTC	PAID_OUT	USD 150.00		REDACTED	CASH_BALANCE	Paying	Renita
2023-04-05 09:25:23 UTC	BILL_GETTER_REFUSED	USD 150.00	sent by accident can you send back		N/A	Request	Renita
2023-03-29 23:12:16 UTC	PAID_OUT	USD 5.00			CASH_BALANCE	Paying	Renita
2023-03-10 14:15:28 UTC	PAID_OUT	USD 20.00			CASH_BALANCE	Paying	Renita
2023-02-16 01:10:57 UTC	PAID_OUT	USD 10.00			CASH_BALANCE	Paying	Renita
2023-01-27 13:56:57 UTC	PAID_OUT	USD 59.00	ty		CASH_BALANCE	Paying	Renita
2022-09-25 19:23:26 UTC	PAID_OUT	USD 5.00			CASH_BALANCE	Paying	Renita
2022-09-23 15:23:58 UTC	PAID_OUT	USD 10.00			CASH_BALANCE	Paying	Renita
2022-09-11 23:23:36 UTC	PAID_OUT	USD 5.00			CASH_BALANCE	Paying	Renita
2022-09-08 22:40:37 UTC	PAID_OUT	USD 5.00			CASH_BALANCE	Paying	Renita
2022-09-07 23:11:37 UTC	PAID_OUT	USD 25.00			CASH_BALANCE	Paying	Renita
2022-08-31 23:42:30 UTC	PAID_OUT	USD 10.00			CASH_BALANCE	Paying	Renita
2022-08-28 21:09:19 UTC	DECLINED	USD 10.00			CASH_BALANCE	Paying	Renita
2022-08-28 21:09:38 UTC	PAID_OUT	USD 10.00			CASH_BALANCE	Paying	Renita
2022-08-26 17:44:17 UTC	PAID_OUT	USD 30.00			CASH_BALANCE	Paying	Renita
2022-07-02 14:26:26 UTC	DECLINED	USD 5.00			CASH_BALANCE	Paying	Renita
2022-07-02 14:20:44 UTC	PAID_OUT	USD 50.00			CASH_BALANCE	Paying	Renita

Investigators concluded Carr improperly accessed her relative's (Claimant 1) claim in violation of ODJFS Internal Policy and Procedure Manual IPP 0003.

Claimant 2

Investigators reviewed the uFACTS records related to Claimant 2's PUA claim and learned Carr had released PUA benefit funds to Claimant 2. Investigators discovered Carr and Claimant 2 lived next door to each other in the same apartment building. From a review of Carr's Cash App

records, investigators found a transaction dated April 14, 2021, indicating Claimant 2 paid Carr \$250 two days after Carr accessed Claimant 2's PUA claim on April 12, 2021. Investigators reviewed Claimant 2's PUA claim and discovered that on April 12, 2021, Carr improperly accessed and voided a fraud issue on the claim.

Claimant ID	Create Dt Time	Total Paid Amt to Date	User	Action Statement	Type CD	Sub-Type CD	Event	Message	Payment Data as of	Other Data as of	Amt Rlsd
30313269	4/12/2021 10:15	\$11,148	rcarr00	Voided Fraud	FRAU	Fraud	Voided		8/16/2023	8/17/2023	\$2,445.00
30313269	4/12/2021 10:15	\$11,148	rcarr00	Accessed Claim			Accessed Claim		8/16/2023	8/17/2023	\$2,445.00

Investigators also discovered from a review of Carr's cell phone records that she exchanged multiple calls and text messages to/from herself and Claimant 2, indicating that they were acquainted. Investigators concluded that Carr's improper actions resulted in the release of \$20,028 in fraudulent PUA benefit funds to Claimant 2.

Claimant 3

Investigators reviewed the uFACTS records related to Claimant 3 PUA claim and learned that Carr had released PUA benefit funds to Claimant 3. The uFACTS data showed Carr accessed Claimant 3's PUA claim six times whereby she:

- Accessed Claimant 3's PUA claim
- Voided fraud issues on Claimant 3's PUA claim

Claimant ID	Create Dt Time	Total Paid Amt to Date	User	Action Statement	Type CD	Sub-Type CD	Event	Message	Payment Data as of	Other Data as of	Amt Rlsd
30431571	4/16/2021 11:36	23550	rcarr00	Voided Fraud	FRAU	Fraud	Voided				
30431571	4/16/2021 11:35		rcarr00	Accessed Claim			Accessed Claim				

- Voided employment verification/employment evidence requirements (EMER)
- Changed contact information (Updated Claimant 3's address and telephone number)
- Updated Claimant 3's email address from one associated with Claimant 3 to an email address associated with herself (Carr).

Claimant_ID	Create Dt Time	Total Paid Amt to Date	User	Action Statement	Type_CD	Sub_Type_CD	Event
30431571	7/29/2021 11:59	25506	rcarr01	Updated email address from [REDACTED] to [REDACTED] on 07/29/2021			Updated Email Address

From their review of Carr's social media activity, investigators discovered Carr and Claimant 3 were acquaintances. Investigators also discovered Carr was tagged with Claimant 3 in several Facebook posts. Investigators concluded Carr's improper actions resulted in the release of \$31,830 in fraudulent PUA benefit funds to Claimant 3.

Claimants 4 and 5

Investigators reviewed the uFACTS records related to Claimant 4's PUA claim and Claimant 5's PUA claim.

From their review of Carr's social media activity, investigators discovered a comment post from Claimant 4 on Carr's Facebook account, indicating that they were acquainted. From their review of Carr's Cash App account, investigators discovered 45 monetary transactions between Claimant 5 and Carr, indicating that they were acquainted.

Attempted P2P Payments									
Date	Status	Total	Subject	Sender	Snbr. Source	Action	Recipient	Rcpt. Source	Client
2023-04-29 16:02:09 UTC	BILL_GETTER_REFUSED	USD 40.00	Child, support or groceries. Whatever helps	REDACTED	N/A	Request	Renita	CASH_BALANCE	APP
2023-03-24 26:34:30 UTC	PAID_OUT	USD 2.89			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2023-03-21 10:46:46 UTC	PAID_OUT	USD 20.00			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2023-03-05 19:09:29 UTC	PAID_OUT	USD 20.00			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2023-02-22 17:30:12 UTC	PAID_OUT	USD 15.00			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2023-02-21 18:45:40 UTC	PAID_OUT	USD 20.00			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2023-02-13 20:44:35 UTC	PAID_OUT	USD 13.00			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2023-02-13 20:43:52 UTC	DECLINED	USD 13.55			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2022-12-26 13:32:04 UTC	PAID_OUT	USD 5.00			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2022-12-26 13:24:25 UTC	DECLINED	USD 5.00			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2022-12-10 01:59:30 UTC	PAID_OUT	USD 1.52			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2022-11-11 13:27:06 UTC	PAID_OUT	USD 7.00			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2022-11-11 12:50:55 UTC	DECLINED	USD 7.00			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2022-07-31 15:31:21 UTC	PAID_OUT	USD 2.20			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2022-06-27 22:13:29 UTC	PAID_OUT	USD 7.25			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP
2022-06-27 22:12:38 UTC	DECLINED	USD 7.25			CASH_BALANCE	Paying	Renita	CASH_BALANCE	APP

Investigators learned PUA benefit funds were not paid to Claimant 4 and Claimant 5.

Investigators concluded Carr improperly accessed Claimant 4's and Claimant 5's claims in violation of ODJFS Internal Policy and Procedure Manual IPP 0003.

Investigators attempted multiple times to contact Renita Carr by telephone and by email but received no response.

CONCLUSION

On August 19, 2021, the Ohio Department of Job and Family Services (ODJFS) referred an allegation of wrongdoing to the Office of the Ohio Inspector General, the Ohio State Highway Patrol (OSHP), and the U.S. Department of Labor - Office of Inspector General. The Ohio Department of Job and Family Services reported that they had conducted a review of former intermittent Customer Service Representative (CSR) Renita Carr's activities in the ODJFS uFACTS system. As an ODJFS CSR, Carr used the uFACTS system to conduct her assigned duties and was responsible for reviewing PUA claims to assure claimants submitted the required

and proper identity and employment verification documents. The uFACTS system maintains an audit trail for ODJFS claim files. The uFACTS system tracks every instance of access to a claim file, times when claim information is added or altered, and identifies the individual performing the actions. The system also tracks every instance when an individual's claim is searched for by claim number, by the claimant's name, or by the claimant's Social Security number. From their review of Carr's activities in the uFACTS system, ODJFS discovered Carr had improperly accessed a relative's Pandemic Unemployment Assistance (PUA) claim when she had no business reason to do so. ODJFS also discovered Carr had improperly searched for specific PUA claimants and accessed their claims, improperly voided fraud and eligibility issues, and removed fact finding information which Carr was not authorized to perform.

Renita Carr was employed by ODJFS as an intermittent customer service representative from May 27, 2021, through August 6, 2021. According to ODJFS, Carr was initially assigned to verify the accuracy and completeness of PUA claimants' submitted identification information. Two weeks later, Carr received training and was assigned to review claimant's employment information (W-2s and tax forms) and their program eligibility. Prior to working for ODJFS, Carr was employed as an ODJFS subcontractor for Insight Global, LLC, in the capacity of a tier-two customer service representative in the call center from January 19, 2021, through May 21, 2021. At Insight Global, LLC, Carr was responsible for responding to calls from claimants regarding their PUA applications/claims and for answering PUA claimants' questions, reviewing correspondence received related to the individual's claim, administering PIN resets for PUA claimants as needed, assisting PUA claimants in resolving hold payment issues on their claims, and correcting a PUA claimant's application information as needed.

For their review, ODJFS provided to investigators all the PUA claims Carr had accessed. ODJFS also identified to investigators 28 PUA claims in which Carr performed improper actions and PUA benefit funds were released. Carr's actions included but were not limited to:

- Voiding fraud issues
- Voiding program eligibility (PE) issues
- Voiding identity verification (IDV) issues
- Detaching fact finding information from fraud issues

- Voiding employment verification/employment evidence requirement (EMER) issues

From their analysis of these 28 claims, the Ohio Department of Job and Family Services determined Carr had improperly searched for specific PUA claimants and accessed their claims, improperly voided fraud and eligibility issues, and improperly removed fact finding information which Carr was not authorized to perform. The Office of the Ohio Inspector General concluded Carr's improper actions resulted in the fraudulent release of a total of \$565,949 in PUA benefit funds to 28 claimants.

Accordingly, the Office of the Ohio Inspector General finds reasonable cause to believe a wrongful act or omission occurred in this instance.

After receiving the referral from ODJFS, the Office of the Ohio Inspector General obtained and evaluated Renita Carr's Cash App and Green Dot® account records, bank account records, cellular telephone records, and Insight Global and ODJFS employment records. Investigators also evaluated social media posts, bank records, and telephone records to ascertain any connections between Carr and the PUA claimants whose claims she accessed in the uFACTS system. From their analysis of these records, investigators determined Carr improperly accessed and modified five PUA claims for claimants who were either her relative or acquaintance. Two of the five of these claimants received PUA benefit funds and were included in the list of 28 PUA claimants provided to investigators by ODJFS. Investigators learned PUA benefit funds were not paid to Claimant 1 (Carr's close relative), Claimant 4, and Claimant 5. However, investigators determined Carr's improper actions resulted in the fraudulent release of a total of \$20,028 in PUA benefit funds to Claimant 2 and a total of \$31,830 in PUA benefit funds to Claimant 3.

The ODJFS Internal Policy and Procedure Manual IPP 0003 *Standards of Employee Conduct: Section VI. Procedures; B. General Standards of Conduct* under Nepotism, states in part:

... Employees will not authorize or use their authority or influence of their position to secure the authorization of employment or benefit (including a promotion or preferential

treatment) for a person closely related by blood, marriage or other significant relationship including business association.

Accordingly, the Office of the Ohio Inspector General finds reasonable cause to believe a wrongful act or omission occurred in this instance.

RECOMMENDATION(S)

The Office of the Ohio Inspector General determined that no recommendations are warranted for this report of investigation.

REFERRAL

The Office of the Ohio Inspector General is referring this report of investigation to the Franklin County Prosecuting Attorney's Office and the Ohio Auditor of State for consideration.



STATE OF OHIO

OFFICE OF THE INSPECTOR GENERAL

RANDALL J. MEYER, INSPECTOR GENERAL

NAME OF REPORT: Ohio Department of Job & Family Services

FILE ID #: 2021-CA00018

KEEPER OF RECORDS CERTIFICATION

This is a true and correct copy of the report which is required to be prepared by the Office of the Ohio Inspector General pursuant to Section 121.42 of the Ohio Revised Code.

**Jill Jones
KEEPER OF RECORDS**

**CERTIFIED
March 27, 2025**

MAILING ADDRESS

OFFICE OF THE INSPECTOR GENERAL
JAMES A. RHODES STATE OFFICE TOWER
30 EAST BROAD STREET – SUITE 2940
COLUMBUS, OH 43215-3414

TELEPHONE

(614) 644-9110

IN STATE TOLL- FREE

(800) 686-1525

FAX

(614) 644-9504

EMAIL

WATCHDOG@OIG.OHIO.GOV

INTERNET

WATCHDOG.OHIO.GOV